

HSBC Advance Tariff Schedule

(Applicable to – Resident and Non-Resident Customers)

HSBC Advance Eligibility Criteria w.e.f. 1 October 2017

- **HSBC Advance Total Relationship Balance (TRB) criteria:** Maintain a quarterly Total Relationship Balance (TRB) of ₹500,000 (Rupees five lakhs only) in a combination of savings and current account balances, fixed deposits, holdings in demat account held with HSBC, investments and life insurance through HSBC India[#]
OR
- **HSBC Advance mortgage criteria:** Have a mortgage relationship of ₹3,000,000 (Rupees thirty lakhs only) or more with HSBC India[#]
OR
- Hold a corporate salary account under our HSBC's Corporate Employee Programme (CEP) in India with a net monthly salary credit of ₹50,000 (Rupees fifty thousand only) or more into the account and any one of the criteria mentioned below within 12 months of HSBC Advance classification^{##}
 - Hold an active¹ credit card with HSBC
 - Have a Home Loan or Personal Loan with us, where the EMIs are being debited from your Advance account²
 - Maintain a Total Relationship Balance (TRB) of ₹2,00,000

[#]HSBC Advance customers need to fulfil either the HSBC Advance TRB or HSBC Advance mortgage criteria, failing which a quarterly service charge of 1% (plus applicable taxes³) of the shortfall of the TRB will be levied for the quarters in which the eligibility criteria is not met. A notification will be sent to customers in the month immediately following the end of the quarter, in case the account has had a shortfall. In the event the TRB is restored to the required level in the following quarter, there will be no charge. If there remains a shortfall, the service charge will be levied on the lower of the shortfalls in the two relevant quarters.

^{##}If this eligibility criteria is not met within 12 months of moving to Advance under the HSBC Corporate Employee Programme, the account will be reclassified to an HSBC CEP Personal Banking account after providing a notice period of 30 days.

¹Active credit card denotes customer initiated transactions in 90 days preceding the assessment date (the first assessment date being 30 September 2018).

²This criteria will be valid for the life of the Mortgage or Personal Loan relationship with HSBC India. Pursuant to the termination of the mortgage or personal loan relationship, the TRB or the active credit card requirement of HSBC Advance under CEP will apply as per the applicable rules of HSBC India.

For details of HSBC Advance eligibility criteria, please visit www.hsbcadvance.co.in

Calculation of HSBC Advance Total Relationship Balance (TRB) is based on the following:

1. Average quarterly balance held in your HSBC Savings/Current Account(s).
2. Average quarterly balance held in your Fixed Deposits.
3. Investments⁴: Market value or net purchase value, whichever is higher as on the last day of every calendar quarter.
4. Life-to-date (total) paid-up life insurance⁵ premium for policies in force as on the last day of every calendar quarter.
5. Market value of demat holdings in the depository account held with HSBC India as on the last day of every calendar quarter.

⁴HSBC currently offers investment products from third party entities registered and regulated in India. Mutual fund investments are subject to market risks. Please read, the Scheme Information Document (SID), Statement of Additional Information (SAI), Offer document, Key Information Memorandum (KIM) and addendums, as applicable, issued from time to time, carefully before investing.

⁵Insurance is the subject matter of solicitation. The Hongkong and Shanghai Banking Corporation Limited, India (Licence Number: 961387) whose registered office is at 52/60, M. G. Road, Fort, Mumbai - 400 001, is the Corporate Agent of Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited. The Hongkong and Shanghai Banking Corporation Limited, India does not underwrite the risk or act as an insurer. The insurance products are offered and underwritten by Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (Regn. No.136), Unitech Trade Centre, Sushant Lok, Phase-1, 2nd Floor, Sector - 43, Gurgaon - 122 009, Haryana, India. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale.

Clubbing of relationships

The eligibility criteria for HSBC Advance needs to be maintained as per the combination and order of accountholders, and the Customer ID⁶ of the accounts. For customers holding multiple accounts with HSBC and maintaining separate combination and/or order of holders, the eligibility criteria needs to be maintained separately. For example, if a customer holds two accounts in his single name, the balances of both accounts (provided they are linked under the same Customer ID⁶) will be considered for the calculation of TRB. However, if the same customer maintains one account in his sole name and another one in joint names, then the HSBC Advance eligibility criteria will need to be maintained separately in both sets of accounts. Similarly, if the customer is a primary accountholder in one account and the secondary accountholder in another account, with the same set of accountholders, the HSBC Advance eligibility criteria will need to be maintained separately under both sets of accounts.

³Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges with effect from 1 July 2017.

⁶Please approach the nearest HSBC branch or call into HSBC PhoneBanking for more details on your Customer ID.



For HSBC Advance Accounts under the HSBC Corporate Employee Programme

The charges related to non-maintenance of required TRB in HSBC Advance will be waived subject to the customer being an employee of the corporate and the account receiving a net salary credit of greater than or equal to ₹50,000 (Rupees fifty thousand only) for three consecutive calendar months in the account.

Account status change

1. If no salary credit is received in the CEP account for more than 3 consecutive months, the account will be re-designated to Non-CEP HSBC Advance, and applicable HSBC Advance TRB will need to be maintained.
2. If the salary credit per month is lower than ₹50,000 for more than 3 months, the account will be reclassified into an HSBC Personal Banking Account under CEP and the account features and benefits as offered to your organisation will be applicable.
3. If the requisite eligibility criteria is not met within 12 months of acquiring the HSBC Advance Account under HSBC Corporate Employee Programme, the account will be reclassified to an HSBC CEP Personal Banking account, providing customer a notice period of 30 days.

Note:

From 1 October 2017, HSBC Advance customers under CEP need to meet any one of the following criteria within 12 months of HSBC Advance classification^{##}

- Hold an active¹ credit card with HSBC OR
- Have a Home Loan or Personal Loan with us, where the EMIs are being debited from the Advance account² OR
- Maintain a Total Relationship Balance (TRB) of ₹2,00,000

^{##}If this eligibility criteria is not met within 12 months of moving to Advance under the HSBC Corporate Employee Programme, the account will be reclassified to an HSBC CEP Personal Banking account after providing a notice period of 30 days.

¹Active credit card denotes customer initiated transactions in 90 days preceding the assessment date (the first assessment date being 30 September 2018).

²This criteria will be valid for the life of the Mortgage or Personal Loan relationship with HSBC India. Pursuant to the termination of the mortgage or personal loan relationship, the TRB or the active credit card requirement of HSBC Advance under CEP will apply as per the applicable rules of HSBC India.

For details of HSBC Advance eligibility criteria, please visit www.hsbcadvance.co.in

Waiver of service charges for accounts used for repayment of mortgages meeting the eligibility criteria

Mortgage applications logged in till 17 August 2014 as eligibility criteria for HSBC Advance

Balance based charges related to non-maintenance of TRB will be waived on the HSBC Account which is linked to the mortgage disbursement of ₹1,500,000 (Rupees fifteen lakhs only) or more with HSBC India. This waiver will be valid for the life of the mortgage relationship with HSBC. After the termination of the mortgage relationship, the TRB requirements of HSBC Advance will be applicable to the account.

Mortgage applications logged in from 18 August 2014 as eligibility criteria for HSBC Advance

Balance based charges related to non-maintenance of TRB will be waived on the HSBC account which is linked to the mortgage disbursement of ₹3,000,000 (Rupees thirty lakhs only) or more with HSBC India. This waiver will be valid for the life of the mortgage relationship with HSBC. After the termination of the mortgage relationship, the TRB requirements of HSBC Advance will be applicable to the account.

	HSBC Advance Account	HSBC Advance Account (Senior Citizens)
Account statements		
Issue of passbook or statement	No charges applicable	
Issue of duplicate statement	₹100 per statement cycle (Monthly Composite Statement)	
Issue of duplicate passbook	₹100	
Issue of duplicate TDS certificate	No charges applicable	
Cheque book		
Re-order of cheque book	No charges applicable	
Re-order of cheque book – Urgently issued at branch	No charges applicable	
Urgent cheque leaf issued over the counter	No charges applicable	
Local currency cheque collections and payments		
In-house cheque/cheque based transfer within accounts of HSBC India	No charges applicable	
Stop payment on cheque	No charges applicable	
Electronic Clearing Service (ECS) return (per instrument)	₹350	

	HSBC Advance Account	HSBC Advance Account (Senior Citizens)
Cheque return - Outward and inward for insufficient funds and technical reasons (per instrument) Charges will be levied each month for the previous month's transaction	₹275	₹140
Miscellaneous services		
Issuance of balance confirmation certificate Interest and cheque issuance certificate Photo and address attestation Signature verification	No charges applicable	
Security device		
First time issuance for security device for Internet Banking	No charges applicable	
Replacement of security device for Internet Banking	No charges applicable	
Urgent security device replacement at branches	No charges applicable	
Account maintenance		
Conversion from joint account to sole account or sole account to joint account	No charges applicable	
Account closure	No charges applicable	
Maintenance of account not operated for more than 2 years	No charges applicable	
Collection of deliverables at branch	No charges applicable	
Access to direct channels		
Internet Banking and PhoneBanking facility	No charges applicable	
Re-issue of PhoneBanking/internet user ID and password	No charges applicable	
Standing instructions		
Transfers between HSBC India Accounts in India	₹50 per instruction set-up	
Transfers between non-HSBC India Accounts in India	₹100 per instruction set-up	
Standing instruction amendment	₹25 per instruction amendment	
RTGS/NEFT transfer		
RTGS/NEFT transfer	No charges applicable	
Outward Global transfers		
Outward Global Transfer from NRE account only	₹310 (plus applicable taxes ¹²)	
Demand Draft/Cashier's order issuance		
Demand draft/cashier's order payable at HSBC/ non-HSBC branch locations	0.1% of the value of demand draft/cashier's order subject to a minimum of ₹100 and a maximum of ₹750	
Demand draft cancellation for payable at HSBC/ non-HSBC branch locations	No charges applicable	
Demand draft duplicate issuance for both payable at our branches and non-branch locations	No charges applicable	
Foreign currency cheque collections and payments		
Foreign currency cheque return and cancellation (per instrument)	₹200 plus cover charges as levied by correspondent banks	
Foreign currency cheque clearance	0.56% of the value of the cheque or ₹337 whichever is higher	
Issuing a cheque in a country/location where HSBC India has branches	0.35% of the value of the cheque or ₹50 whichever is higher	

	HSBC Advance Account	HSBC Advance Account (Senior Citizens)
Issuing a cheque in a country/location where HSBC India has no branches	0.40% of the value of the cheque or ₹100 whichever is higher	
Foreign currency cheques sent for collection outside India	0.5% of ₹ value plus applicable taxes ⁹	
Telegraphic Transfers (TT) and foreign currency demand drafts		
Local telegraphic transfers	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹100	
Foreign currency telegraphic transfers (other than FCNR(B) accounts)	0.3% of value (Minimum ₹100, Maximum ₹1,500) plus cable charge of ₹200 for same currency Telegraphic Transfers	
Foreign currency Demand drafts (other than FCNR(B)accounts)	0.3% of value (Minimum ₹100, Maximum ₹1,500) additional ₹250 for cross currency drafts	
Issue of duplicate instrument	₹300 plus ₹1,000 as cover charges for correspondent banks	
Demand draft cancellation	₹200 plus cover charges for correspondent banks	
Telegraphic transfer - Inward processing fee (including FIRC charges)	₹300; No charges applicable for Non-Resident HSBC Advance customers	
⁹ Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges with effect from 1 July 2017.		
Amount of currency exchanged	Value of Supply	
Up to ₹100,000	1% of gross amount exchanged, subject to minimum amount of ₹250	
From ₹100,001 to ₹1,000,000	₹1,000 plus 0.5% of gross amount exchanged	
Above ₹1,000,000	₹5,500 plus 0.1% of gross amount exchanged, subject to maximum of ₹60,000	
SmartMoney Account facility (Minimum fixed deposit of ₹25,000)		
Overdraft interest rate	Interest on amount overdrawn will be charged at the rate of 2% over the weighted average of the interest rates applicable to the linked fixed deposits, subject to a maximum of HSBC's Prime Lending Rate as may be declared by HSBC from time to time	
SmartMoney International account (Minimum fixed deposit as specified for the available foreign/local currency deposit)		
Overdraft interest rate	2% over the weighted average of the interest rates applicable to the linked NRE/NRO fixed deposits. OR At HSBC's Prime Lending Rates as may be declared by HSBC from time to time for overdraft against FCNR(B) deposits	
Safe deposit lockers		
A/Y. (11.75 x 15.88 x 46.99)	₹3,300	
B/Z. (15.56 x 19.69 x 46.99)	₹4,200	
C. (11.75 x 34.29 x 46.99)	₹4,700	
D. (18.42 x 24.77 x 46.99)	₹7,000	
E. (15.56 x 41.28 x 46.99)	₹7,700	
F. (26.67 x 34.29 x 46.99)	₹19,000	
G. (18.42 x 52.39 x 46.99)	₹19,000	
H. (31.12 x 41.28 x 46.99)	₹24,500	
K. (40.00 x 52.39 x 46.99)	₹31,500	
Charge for loss of key	₹1,000	
Change in locker holders name/nomination	₹100	
Blocking lockers as a result of an attachment by Income Tax authorities	₹500	

	HSBC Advance Account	HSBC Advance Account (Senior Citizens)
Fixed deposit		
Interest penalty on premature withdrawals (including if deposit re-booked with the Bank)	1% ¹⁰	
<p>¹⁰HSBC India, on request from a depositor, would allow withdrawal of a fixed deposit before completion of the period of the deposit agreed upon at the time of placement of the deposit subject to penalty on premature withdrawal of fixed deposit as may be applicable. With effect from 1 October 2013, Fixed Deposits will attract a penal rate of 1% on premature withdrawal for any value of fixed deposit irrespective of the date of placement.</p> <p>The interest paid will be lower by the Penal Rate (as may be applicable to the value and date of placement of the fixed deposit as defined in the above table) than the rate prevailing on the date of placement of the deposit for the period for which the deposit remained with HSBC India or the contractual rate, whichever is lower. No interest will be paid on premature withdrawals of deposit which has remained with HSBC India for less than the minimum period for which deposits were being accepted for the said currency and deposit type, as on the date of placement of deposit.</p>		
HSBC Advance Platinum Debit Card		
Annual fee (First year)	No charges applicable	
Annual fee (Second year onwards)	₹300 per card issuance	
Cash withdrawal and balance enquiry at HSBC ATMs in India	No charges applicable	
Cash withdrawal at other banks' ATMs in India	No charges applicable	
Balance enquiry at other banks' ATMs in India	No charges applicable	
Other banks' ATM cash withdrawals/balance enquiries (outside India)	Cash withdrawal charges - ₹120 per withdrawal Balance enquiry charges - ₹15 per enquiry	
HSBC Group ATM transactions (outside India)	No cash withdrawal charges applicable (A cross currency conversion markup of 3.5% of transaction value is applicable) Balance enquiry charges - ₹15 per enquiry	
Card replacement fee (outside India/within India)	₹150 plus international/national courier charges as applicable	
Charge slip retrieval/chargeback processing fee	₹225 per retrieval	
Duplicate PIN issue for ATM and debit cards	No charges applicable	
Transactions declined due to insufficient funds at ATM	₹25 per transaction	No charges applicable
International Point of Sale (POS) transactions	A cross currency conversion markup of 3.5% of transaction value is applicable	
Per transaction limit for cash withdrawal at other banks' ATMs in India	₹10,000	
ATM cash withdrawal limit (per day)	₹200,000	
Purchase transaction limit (per day)	₹200,000	
Transfer limits (to accounts linked to or not linked to card) (per day)	₹100,000	
<p>Usage of the debit card is governed by applicable terms and conditions and Exchange Control Regulations issued and amended by Reserve Bank of India from time to time and the provisions under the Foreign Exchange Management Act (FEMA), 1999. Please visit www.hsbc.co.in for detailed terms and conditions.</p> <p>Kindly note that a Cardholder resident in India is notified that collecting and effecting/remitting payments directly/indirectly outside India in any form towards overseas foreign exchange trading through electronic/internet trading portals is prohibited and a Cardholder making such transactions would make himself/herself/themselves liable to be proceeded against with for contravention of the Foreign Exchange Management Act (FEMA), 1999 besides being liable for violation of regulations relating to Know Your Customer (KYC) norms/Anti Money Laundering (AML) standards.</p>		

	HSBC Advance Account	HSBC Advance Account (Senior Citizens)
HSBC Advance Platinum Credit Card		
Standard joining fees	Nil	
Standard annual fees for the first year	Nil	
Annual fees from second year onwards	Nil	
Standard annual fees for additional (add-on) cards	Nil	
Free credit period	Up to 52 days	
Finance charges on extended credit and cash advances	3.3% per month (39.6% p.a.) computed from the date of transaction	
Minimum Payment Due (MPD) on extended credit usage	5% of the total payment due of the statement plus greater of past due or overlimit due (if any), subject to a minimum of ₹100. Interest will be charged on the extended credit as per terms and conditions	
Duplicate statements (older than 3 months)	₹100 per statement	
Charge in case of cheque return, standing instruction dishonoured or unsuccessful payment through ECS	₹350 per cheque return	
Cash advance limit (against credit card account)	As communicated to you in your monthly card statement	
Transaction fee for cash advances against your credit card account at branches and ATMs	2.5% of transaction amount (subject to a minimum of ₹300) ¹¹	
Transaction fee for cash withdrawal against your bank account at ATMs overseas	₹100 per cash withdrawal plus cross currency conversion markup of 3.5% of transaction value	
Transaction fee for cash withdrawal against your bank account at non-HSBC ATMs in India	Nil	
International Point of Sale (POS) transactions	A cross currency conversion markup of 3.5% of transaction value is applicable	
Overlimit fee	₹500 per month	
Late payment fee (charged if minimum amount due does not reach HSBC India by payment due date)	50% of minimum payment due (subject to a minimum of ₹400 and a maximum of ₹750 per month)	
Charge slip retrieval/charge back processing fees	₹225 per retrieval	
Outstation cheque processing/collection charge	₹50 per instrument (up to ₹10,000) ₹100 per instrument (between ₹10,000 and ₹100,000) ₹150 per instrument (greater than ₹100,000)	
Credit card replacement fee (within and outside India)	₹100 per card	
Balance enquiry on the credit card at other banks' ATMs	Nil	
Collection payment pickup fee (Payment pickup by HSBC India for payment overdue)	₹100 per pickup	
Cash payment charge (HSBC India Credit Cards bill payments made in cash at HSBC India branches and dropboxes)	₹100 per payment transaction	
Copy of Credit Information Report (CIR)	₹50 (w.e.f. 14 December 2009) per report	
Handling charges for redemption of rewards	₹50 per redemption (w.e.f. 1 April 2012)	

¹¹Finance charge per month at the prevailing rate will also be applicable.

Note on credit card:

Issuance of credit card is at the sole discretion of HSBC India. No refund of annual fee will be available, if the credit card is terminated. Tariff structure is subject to change from time to time at the sole discretion of HSBC India. The Bank will notify you of any changes in the terms and conditions of this product with prior notice of one month. Please be advised that applicable indirect taxes (plus applicable taxes¹²) would be recovered on all our fees and charges and any other amount liable to tax under prevailing indirect tax laws.

The credit limit and cash withdrawal limit (40% of credit limit or as decided by HSBC India from time to time) are communicated to you in your monthly card statement. The available credit limit is provided as part of the monthly card statement.

The Bank reserves its right to reduce the credit limit without any prior notice or intimation.

Usage of the credit card shall be deemed as acceptance of the credit limits granted from time to time.

Usage of the credit card is governed by applicable terms and conditions and Exchange Control Regulations issued and amended by Reserve Bank of India from time to time and the provisions under the Foreign Exchange Management Act (FEMA), 1999. Please visit www.hsbc.co.in for detailed terms and conditions.

Kindly note that a Cardholder resident in India is notified that collecting and effecting/remitting payments directly/indirectly outside India in any form towards overseas foreign exchange trading through electronic/internet trading portals is prohibited and a Cardholder making such transactions would make himself/herself/themselves liable to be proceeded against with for contravention of the Foreign Exchange Management Act (FEMA), 1999 besides being liable for violation of regulations relating to Know Your Customer (KYC) norms/Anti Money Laundering (AML) standards.

Payment hierarchy

Effective from 5 August 2013, there is a change in the 'Payment Hierarchy'.

Payment made to the Cardholder's account will first be settled in the order of minimum payment due, first by the following 'plans' i.e. EMI, cash advances, purchase outstanding and balance transfer in descending order of interest rates, and within a given 'plan'.

The payment will be allocated in a predefined order of:

1. Service charges¹³
2. Interest/finance charges
3. Late payment fee
4. Annual fee
5. Overlimit fee
6. Instalment handling fee
7. Instalment processing fee
8. Return cheque charges
9. Insurance premium
10. Principal¹⁴

The excess payment (if any) over and above minimum payment due will be allocated in same hierarchy as defined above. In addition, the allocation of payment will be such that the transaction/fees billed after your last statement but not yet paid, will get paid off, before any charges/fees incurred after your last statement date and are yet to be reflected on your statement.

¹²Please note that basis Goods and Services Tax (GST) regulations and notified GST rates, Central GST and State/Union Territory GST or Inter-State GST, as applicable, would apply on our fees and charges with effect from 1 July 2017.

¹³Service charges include the following:

Cash advance fee, card replacement fee, statement reprint fee, balance transfer processing fee, Standing Instruction (SI) failed fee (plus applicable taxes¹²).

¹⁴Principal – Includes purchase amount, balance transfer principal amount and cash withdrawn on the credit card.

List of abbreviations:

1. NEFT: National Electronic Funds Transfer	4. NRE: Non-Resident External
2. RTGS: Real Time Gross Settlement	5. FCNR(B): Foreign Currency Non-Resident Accounts Banks
3. NRO: Non-Resident Ordinary	